



EUROMONEY NAMES HALYK THE BEST BANK IN KAZAKHSTAN

Almaty, Kazakhstan – July 12, 2017 – Halyk Bank (LSE, KASE: HSBK) (“the Bank”), Kazakhstan's leading financial services group, was named the Best Bank in Kazakhstan for 2017 by Euromoney, the pre-eminent global financial industry publication, at their annual Country Awards for Excellence ceremony.

Euromoney noted that despite this year's challenging environment for the Kazakh financial sector, the management succeeded in delivering an impressive ROE in excess of 20% while maintaining strong asset quality and a conservative approach to risk. The bank is active in all segments of the market, following a universal banking model for retail, corporate and SME customers.

Umut Shayakhmetova, Halyk Bank's CEO, commented: *"Over the past years, it has become a tradition for us to receive Euromoney's prestigious award for Kazakhstan's best bank, a trend that can only be confirmed by Halyk Bank's recent development. After completing the acquisition of Kazkommertsbank, Halyk will become the third largest private financial group in the CIS region. The management's strategic development priorities will continue to be anchored by the principle of ensuring reliability for our depositors, customers and partners while maximizing Halyk Bank's shareholder value for the benefit of our investors."*

Euromoney analysts highlighted the Bank's efficiency, mentioning its impressive cost-to-income ratio, an increase in net income as well as the strengthened capital base.

Award decisions are made following a thorough and detailed analysis including extensive feedback from market participants in addition to a year-round monitoring of the region's banking sector and its capital markets.

About Halyk Bank

Halyk Bank is Kazakhstan's leading financial services group and retail bank with the country's largest customer base and broadest branch network. The Bank is developing as a universal financial services group rendering a wide range of services (banking, insurance, leasing, brokerage and asset management) to its retail, SME and corporate clients. The Bank also operates in Russia, Georgia and Kyrgyzstan.

For more information on Halyk Bank, please visit <https://www.halykbank.kz/en>

About Euromoney

Euromoney is the pre-eminent publication focused on the global financial industry. Over the past 12 months its coverage has included interviews with close to 100 bank CEOs, ministers of finance and central bank governors around the world. Euromoney Awards for Excellence were established in 1992 and were the first of their kind in the global banking industry. They are recognized as amongst the most prestigious professional accolades in the financial sector.

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